Fact Sheet: Health Insurance Coverage

In this fact sheet, we explore the various sources of U.S. Census Bureau data on health insurance coverage.

Current Population Survey Annual Social and Economic Supplement

Key fact: Produces estimates on health insurance coverage for the nation and by demographic groups.

- The Current Population Survey Annual Social and Economic Supplement (CPS ASEC) produces national-level estimates of health insurance coverage for a wide range of demographic and economic characteristics, including family status, race and Hispanic origin, age, income, poverty status, and work experience.
- The survey collects detailed income and employment information, making it possible to view changes in health insurance coverage in relation to changes in the overall economic well-being of the nation.
- Changes to the survey were implemented over the last several years to improve data quality. These changes were implemented using a two-step process, beginning with questionnaire design changes incorporated between 2014 and 2016, followed by more recent improvements to the data processing system that takes advantage of detailed information from the redesigned questionnaire to determine health insurance coverage. For information on these changes, see www.census.gov/data/datasets/time-series/demo/income-poverty/cps-asec-design.html>
 - Due to redesigned health insurance questions, published health insurance estimates for calendar year 2013 to 2017 are not comparable to the estimates from 2012 or earlier.
 - Due to improvements in data processing and the availability of data on new measures of coverage, estimates for calendar year 2018 should only be compared with calendar year 2017 estimates from the 2018 CPS ASEC Bridge file or with subsequent estimates, and **not** with previously published estimates for previous years.

American Community Survey

Key fact: Produces estimates on health insurance coverage at the national and subnational levels.



- The American Community Survey (ACS) is the largest survey that collects health insurance coverage data (3.5 million addresses annually), making it possible to assess changes in health insurance coverage at the subnational level.
- The ACS provides single-year estimates for states, counties, and cities with populations of 65,000 or more, and for congressional districts. Since December 2013, the ACS also produces estimates for the nation's smallest areas, such as census tracts and block groups, based on five-year estimates.
- The ACS provides health insurance estimates for a wide range of demographic and economic characteristics, including family status, race and Hispanic origin, age, nativity status, income, poverty status, disability status, employment status, educational attainment and work experience.
- The ACS provides historic comparisons of health insurance coverage rates, as its health insurance questions have not changed since first introduced in 2008.

Small Area Health Insurance Estimates

Key fact: Provides the only source of single-year health insurance coverage estimates for every county.

- Small Area Health Insurance Estimates (SAIHE) are the only single-year estimates on health insurance coverage published annually for each of the nation's counties. The estimates are available by age, sex, and income-to-poverty category. The data pertain to the population under age 65.
- SAIHE estimates are model-based estimates that combine health insurance survey estimates with timely administrative data and population estimates. Small Area Health Insurance Estimates, which provide "enhanced" American Community Survey one-year estimates, typically have smaller margins of error and lower year-to-year volatility than those from the American Community Survey alone.
- SAUHE estimates are available annually from 2008 to the present using using the American Community Survey in the model.

Survey of Income and Program Participation

Key fact: Provides information on how long people are covered by health insurance, or how long they go without it, over a period of time.



- The Survey of Income and Program Participation (SIPP) provides monthly health insurance coverage data across a period of several years. Data can identify patterns of health insurance coverage dynamics, as well as variation across demographic and economic groups.
- In 2014, the SIPP introduced a new method of collecting data. The 2014 (wave 1) survey produces estimates for 2013, providing a baseline prior to the implementation of major provisions of the Affordable Care Act in 2014.
- The SIPP also collects information on employer-sponsored insurance offers and take-up, as well as on medical out-of-pocket expenses. Starting with 2015, the survey asks a question on marketplace participation in the prior calendar year.

Health Industries

The Census Bureau also provides data on health care providers and health insurance industries from a variety of surveys and programs that collect data on businesses. Such industries are found in two different sectors of the economy. One is finance and insurance, which comprises establishments primarily engaged in financial transactions or in facilitating them. Much of this information would pertain to the direct life, health, and medical insurance carriers industry.

The other sector is health care and social assistance. Industries in this sector are arranged in a continuum starting with those providing medical care exclusively and finishing with those providing only social assistance. It includes scores of relevant industries, such as hospitals, HMO medical centers, home health care services and blood and organ banks. Data are available for these industries by using the following sources:

- <u>County Business Patterns</u> (Data for 2013 for states and counties on establishments and employment).
- Health and Medical Insurance.
- · Healthcare and Social Assistance.
- <u>Nonemployer Statistics</u> (Data for 2013 for states, counties and metro areas on establishments and receipts).
- Nonemployer statistics does not have insurance carriers past the four-digit level.
- Healthcare and Social Assistance.
- <u>2012 Economic Census</u> (Data on establishments, employment, revenues and sales; at the national level in the Industry Series and to the place level in the Geographic Area Series).
- Industry Series: Health and Medical Assistance.
- Industry Series: Healthcare and Social Assistance.



- Geographic Area Series: Health and Medical Assistance.
- Geographic Area Series: Healthcare and Social Assistance.
- Statistics of U.S. Businesses.
- Service Annual Survey.
- Quarterly Services Survey.
- Quarterly Workforce Indicators.

Industry Snapshot for Direct Health and Medical Insurance Carriers

Industry Snapshot for Healthcare and Social Assistance

